

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Fredrick Irwin  
Joy Ann Irwin  
Debtors

Case No. 19-03439-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Feb 26, 2025

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ John Fredrick Irwin, Joy Ann Irwin, 1 White Birch Drive, Littlestown, PA 17340-9417

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor U.S. Bank National Association kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren Berschler Karl	on behalf of Creditor U.S. Bank National Association lkarl@rascrane.com lbkarl03@yahoo.com
Nicholas G. Platt	on behalf of Debtor 1 John Fredrick Irwin ngp@mooney4law.com plattnr61895@notify.bestcase.com

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Nicholas G. Platt	on behalf of Debtor 2 Joy Ann Irwin ngp@mooney4law.com plattnr61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Joy Ann Irwin wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 John Fredrick Irwin wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

John Fredrick Irwin,

Chapter 13

**Debtor 1**

Joy Ann Irwin,

Case No. 1:19-bk-03439-HWV

**Debtor 2**

Social Security No.:

xxx-xx-7199

xxx-xx-4194

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: February 26, 2025

fnldec (01/22)